

FEDERAL DEPOSIT INSURANCE CORPORATION  
 CRA EVALUATIONS  
 RELEASED FOR PUBLIC INSPECTION MARCH, 1994

Bank Name	Street Address	City	ST	Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT)					
New Canaan Bank and Trust Company	208 ELM STREET	NEW CANAAN	CT	06840	S
Beverly Co-operative Bank	254 CABOT STREET	BEVERLY	MA	01915	S
Atlantic Bank & Trust Company	200 STATE STREET	BOSTON	MA	02109	S
UStTrust	30 COURT STREET	BOSTON	MA	02108	O
Danvers Savings Bank	1 CONANT STREET	DANVERS	MA	01923	O
Easthampton Savings Bank	36 MAIN STREET	EASTHAMPTON	MA	01027	S
Melrose Co-operative Bank	638 MAIN STREET	MELROSE	MA	02176	S
North Brookfield Savings Bank	35 SUMMER STREET	NORTH BROOKFIELD	MA	01535	S
Norwood Co-operative Bank	11 CENTRAL STREET	NORWOOD	MA	02062	S
Bank of Taunton, A Co-operative Bank	33 WEIR STREET	TAUNTON	MA	02780	S
The Martha's Vineyard Co-operative B	SOUTH MAIN STREET	VINEYARD HAVEN	MA	02568	S
Country Bank for Savings	75 MAIN STREET	WARE	MA	01082	S
Kennebec Savings Bank	150 STATE STREET	AUGUSTA	ME	04330	S
Livermore Falls Trust Company	38 MAIN STREET	LIVERMORE FALLS	ME	04254	S
Citizens Savings Bank	ONE CITIZENS PLAZA	PROVIDENCE	RI	02903	O
Peoples Trust Company of St. Albans	KINGMAN STREET	ST. ALBANS	VT	05478	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)					
Artisans' Savings Bank	NINTH AND TATNALL STREETS	WILMINGTON	DE	19899	O
Delaware Trust Company	900 MARKET STREET	WILMINGTON	DE	19899	O
Mercantile-Safe Deposit and Trust Co	2 HOPKINS PLAZA	BALTIMORE	MD	21203	S
Maryland Bank and Trust Company	17 SHANGRI LA DRIVE	LEXINGTON PARK	MD	20653	S
Provident State Bank of Preston, Mar	MAIN STREET	PRESTON	MD	21655	S
Continental Bank of New Jersey	1345 CHEW LANDING ROAD	GLOUCESTER TOWNS	NJ	08021	S
Mount Holly State Bank	10 RANOCAS ROAD	MOUNT HOLLY TOWN	NJ	08060	S
Bank of Akron	46 MAIN STREET	AKRON	NY	14001	S
Evergreen Bank	125 STATE STREET	ALBANY	NY	12207	S
The Binghamton Savings Bank	62-68 EXCHANGE STREET	BINGHAMTON	NY	13902	O
The Dime Savings Bank of Williamsbur	209 HAVEMEYER	BROOKLYN	NY	11211	N
Cattaraugus County Bank	116-20 MAIN STREET	LITTLE VALLEY	NY	14755	S
Emigrant Savings Bank	5 EAST 42ND STREET	NEW YORK CITY	NY	10017	S
Republic Bank for Savings	415 MADISON AVENUE	NEW YORK CITY	NY	10017	S
The North Country Savings Bank	GREENE AND CAROLINE STREETS	OGDENSBURG	NY	13669	S
Germantown Savings Bank	ONE BELMONT AVENUE	BALA-CYNWYD	PA	19004	S
Chambersburg Trust Company	MEMORIAL SQUARE	CHAMBERSBURG	PA	17201	S
Dauphin Deposit Bank and Trust Compa	213 MARKET STREET	HARRISBURG	PA	17105	O
Lock Haven Savings Bank	4 WEST MAIN STREET	LOCK HAVEN	PA	17745	S
Community Savings Bank	2681 MOSS SIDE BOULEVARD	MONROEVILLE	PA	15146	S
United Savings Bank	1510 PACKER AVENUE	PHILADELPHIA	PA	19145	S
Allegheny Valley Bank of Pittsburgh	5137-39 BUTLER STREET	PITTSBURGH	PA	15201	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

FEDERAL DEPOSIT INSURANCE CORPORATION  
 CRA EVALUATIONS  
 RELEASED FOR PUBLIC INSPECTION MARCH, 1994

Bank Name	Street Address	City	ST	Zip	CRA * Rating
Pittsburgh Home Savings Bank	438 WOOD STREET	PITTSBURGH	PA	15222	S
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)					
City Bank of Childersburg	214 NINTH AVENUE, S.W.	CHILDERSBURG	AL	35044	S
Peoples Community Bank	109 EAST CHURCH STREET	COLUMBIA	AL	36319	S
The Citizens Bank of Fayette	TEMPLE AVENUE	FAYETTE	AL	35555	S
SouthTrust Bank of Hartselle	601 WEST CHESTNUT STREET	HARTSELLE	AL	35640	O
First Citizens Bank of Monroe County	915 SOUTH ALABAMA AVENUE	MONROEVILLE	AL	36460	S
Alabama Exchange Bank	MAIN STREET	TUSKEGEE	AL	36083	O
Gulf State Bank	U.S. HIGHWAY 98 AND 2ND STREET	CARRABELLE	FL	32322	S
Destin Bank	126 MAIN STREET	DESTIN	FL	32541	N
Englewood Bank	1111 SOUTH MCCALL ROAD	ENGLEWOOD	FL	34223	S
The Bank of Inverness	HIGHWAY 41 SOUTH	INVERNESS	FL	32651	S
First Sterling Bank of Osceola Count	1001 BUENAVENTURA BOULEVARD	KISSIMMEE	FL	32743	S
The Farmers Bank of Malone	MAIN STREET	MALONE	FL	32445	S
Lafayette County State Bank	MAIN AND LAFAYETTE STREETS	MAYO	FL	32066	S
Capital Bank	1221 BRICKELL AVENUE	MIAMI	FL	33131	S
American Bank of Martin County	2081 S.E. OCEAN BOULEVARD	STUART	FL	33494	S
Commerce Bank of Central Florida	141 CENTRAL AVENUE EAST	WINTER HAVEN	FL	33880	S
First Colony Bank	300 SOUTH MAIN STREET	ALPHARETTA	GA	30201	O
First State Bank of Blakely	218 SOUTH MAIN STREET	BLAKELY	GA	31723	S
First State Bank and Trust Company i	7TH STREET AT 12TH AVENUE	CORDELE	GA	31015	O
Bank of Danielsville	COURT HOUSE SQUARE	DANIELSVILLE	GA	30633	S
The Citizens Bank	402 WASHINGTON STREET	GAINESVILLE	GA	30501	S
Planters Bank	MAIN STREET	HAWKINSVILLE	GA	31036	S
The Morris Plan Industrial Bank of B	523 SOUTH WORTH STREET	BURLINGTON	NC	27216	S
Mutual Community Savings Bank, SSB	112 WEST PARRISH STREET	DURHAM	NC	27701	S
Home Savings Bank, SSB of Eden	106 SOUTH VAN BUREN ROAD	EDEN	NC	27288	S
Community Bank & Trust Co.	215 SOUTH MAIN STREET	RUTHERFORDTON	NC	28139	S
First Bank	341 NORTH MAIN STREET	TROY	NC	27371	S
The Palmetto Bank	101 WEST MAIN STREET	LAURENS	SC	29360	O
Wesbarco Bank South Hills	848-854 OAKWOOD ROAD	CHARLESTON	WV	25314	S
The Bank of Wadestown	MAIN STREET	FAIRVIEW	WV	26570	N
One Valley Bank of Mercer County, In	1439 MAIN STREET	PRINCETON	WV	24740	O
MEMPHIS REGION (AR, KY, LA, MS, TN)					
First Bank of Arkansas	800 NORTH MAIN STREET	BRINKLEY	AR	72021	S
First Jacksonville Bank and Trust	600 WEST MAIN STREET	JACKSONVILLE	AR	72076	S
Union Bank & Trust Company	102 WEST MCCLOY	MONTICELLO	AR	71655	S
The Peoples Bank	MAIN STREET	PORTLAND	AR	71663	N
Bank of Waldron	MAIN STREET	WALDRON	AR	72958	S
Huntington Bank, Inc.	540 MADISON AVENUE	COVINGTON	KY	41012	O
Dees Bank of Hazel	MAIN AND BARNETT STREETS	HAZEL	KY	42049	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

FEDERAL DEPOSIT INSURANCE CORPORATION  
 CRA EVALUATIONS  
 RELEASED FOR PUBLIC INSPECTION MARCH, 1994

Bank Name	Street Address	City	ST	Zip	CRA * Rating
Bank of Hindman	MAIN STREET	HINDMAN	KY	41822	S
Farmers and Merchants Bank	THIRD AND HILL STREETS	LIVERMORE	KY	42352	S
The Bank Josephine	FIRST AND COURT STREET	PRESTONSBURG	KY	41653	S
Farmers State Bank	ADAMS STREET	STURGIS	KY	42459	S
First Security Bank & Trust Co.	MAIN STREET	WHITESBURG	KY	41858	S
Heritage Bank of Morehouse	NORTH FRANKLIN & WASHINGTON STREETS	BASTROP	LA	71220	O
American Bank & Trust Company of Hou	801 BARROW STREET	HOUMA	LA	70360	S
LBA Savings Bank	107 WEST VERMILION	LAFAYETTE	LA	70502	O
City Bank & Trust Company, New Iberi	712 CENTER STREET	NEW IBERIA	LA	70560	O
Bank of West Baton Rouge	320 NORTH ALEXANDER AVENUE	PORT ALLEN	LA	70767	S
First Bank	2200 FRONT STREET	SLIDELL	LA	70458	S
Citizens Bank & Trust Co.	MAIN STREET	MARKS	MS	38646	S
Pioneer Bank	801 BROAD STREET	CHATTANOOGA	TN	37401	S
Anderson County Bank	101 SOUTH MAIN STREET	CLINTON	TN	37716	S
Union Bank	NORTH MAIN AND CHURCH STREETS	JAMESTOWN	TN	38556	S
Tennessee Bank and Trust	7696 HIGHWAY 51 NORTH	MILLINGTON	TN	38053	S
The Bank of Moscow	47 CHARLESTON STREET	MOSCOW	TN	38057	S
Nashville Bank of Commerce	221 FOURTH AVENUE NORTH, SUITE 100	NASHVILLE	TN	37219	S
Citizens Community Bank	1418 DINAH SHORE BOULEVARD	WINCHESTER	TN	37398	S
CHICAGO REGION (IL, IN, MI, OH, WI)					
Algonquin State Bank	221 SOUTH MAIN STREET	ALGONQUIN	IL	60102	S
The State Bank of Allerton	MAIN STREET	ALLERTON	IL	61810	N
The Bank of Casey	101 WEST ALABAMA STREET	CASEY	IL	62420	S
Cerro Gordo Building and Loan, s.b.	229 EAST SOUTH STREET	CERRO GORDO	IL	61818	S
First Security Bank of Chicago	196 EAST PEARSON STREET	CHICAGO	IL	60611	N
Chillicothe State Bank	1057 NORTH SECOND STREET	CHILLICOTHE	IL	61523	S
West Town Savings Bank	4852 WEST 30TH STREET	CICERO	IL	60650	S
Metrobank	1523 8TH STREET	EAST MOLINE	IL	61244	O
Elkville State Bank	MAIN STREET	ELKVILLE	IL	62932	S
Bank of Evansville	MARKET AND SPRING STREETS	EVANSVILLE	IL	62242	S
Midwest Bank of Freeport	1401 CRESTWOOD DRIVE	FREEPORT	IL	61032	S
1st Oak Brook Bank	2200 WAUKEGAN ROAD	GLENVIEW	IL	60025	S
Hinckley State Bank	101 WEST LINCOLN STREET	HINCKLEY	IL	60520	S
Bank of Kenney	ROUTE 54 AND JORDAN STREET	KENNEY	IL	61749	N
American Chartered Bank of Lake Zuri	459 SOUTH RAND ROAD	LAKE ZURICH	IL	60047	S
Twin Oaks Savings Bank	125 WEST BLUFF STREET	MARSEILLES	IL	61341	S
First Bank	200 SOUTH LINCOLN STREET	O'FALLON	IL	62269	S
Oswego Community Bank	10 NORTH MADISON STREET	OSWEGO	IL	60543	S
NLSB	601 DIVISION	PLAINFIELD	IL	60544	S
Farmers State Bank of Somonauk	128 SOUTH DEPOT STREET	SOMONAUK	IL	60552	S
Anchor Bank	34354 NORTH HIGHWAY 45	THIRD LAKE	IL	60046	S
Tinley Park Bank	16255 SOUTH HARLEM AVENUE	TINLEY PARK	IL	60477	S
The First Trust and Savings Bank of	120 EAST WALNUT STREET	WATSEKA	IL	60970	S
NBD Bank	211 SOUTH WHEATON AVENUE	WHEATON	IL	60187	O
State Bank of Whittington	MAIN STREET	WHITTINGTON	IL	62897	S
The Bank of Yorkville	606 COUNTRYSIDE CENTER	YORKVILLE	IL	60560	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance

FEDERAL DEPOSIT INSURANCE CORPORATION  
 CRA EVALUATIONS  
 RELEASED FOR PUBLIC INSPECTION MARCH, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating
Monroe County Bank	210 EAST KIRKWOOD AVENUE	BLOOMINGTON	IN 47401	O
State Bank of Lizton	206 NORTH STATE STREET	LIZTON	IN 46149	O
Star Financial Bank, New Castle, Ind	403 PARKVIEW DRIVE	NEW CASTLE	IN 47362	S
Bank One, East Lansing	100 WEST GRAND RIVER AVENUE	EAST LANSING	MI 48823	O
FMB-State Savings Bank	MAIN STREET	LOWELL	MI 49331	O
The Montrose State Bank	201 WEST STATE STREET	MONTROSE	MI 48457	S
The Newberry State Bank	414 NEWBERRY AVENUE	NEWBERRY	MI 49868	S
Independent Bank East Michigan	6586 CENTER STREET	UNIONVILLE	MI 48767	S
The Farmers & Merchants State Bank	307-11 DEFIANCE STREET	ARCHBOLD	OH 43502	O
Bank One, Marion	165 WEST CENTER STREET	MARION	OH 43302	O
State Bank of Cross Plains	1205 MAIN STREET	CROSS PLAINS	WI 53528	O
F & M Bank - Hilbert	69 SOUTH 8TH STREET	HILBERT	WI 54129	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				
Alton Savings Bank	208 TENTH STREET	ALTON	IA 51003	S
First State Bank	302 OAK STREET	BRUNSVILLE	IA 51008	S
Hawkeye Bank of Cedar Rapids	1100 OLD MARION ROAD, N.E.	CEDAR RAPIDS	IA 52402	O
Liberty Trust & Savings Bank	730 FIFTH STREET	DURANT	IA 52747	S
Exchange State Bank	207 EAST WASHINGTON	EXIRA	IA 50076	S
State Bank of Fayette	200 MAIN STREET	FAYETTE	IA 52142	S
Kingsley State Bank	1 EAST SECOND STREET	KINGSLEY	IA 51028	S
Security State Bank	MAIN STREET	LAKE PARK	IA 51347	S
Hawkeye Bank of Marshalltown	123 WEST MAIN STREET	MARSHALLTOWN	IA 50158	O
Farmers Savings Bank	215 CENTER STREET SOUTH	MITCHELLVILLE	IA 50169	S
Firststar Bank Mount Pleasant	301 EAST WASHINGTON STREET	MOUNT PLEASANT	IA 52641	O
First Trust & Savings Bank	MAIN STREET	MOVILLE	IA 51039	S
Citizens State Bank	303 OAKLAND AVENUE	OAKLAND	IA 51560	S
State Savings Bank	902 TENTH STREET	ONAWA	IA 51040	S
Randolph State Bank	110 MAIN STREET	RANDOLPH	IA 51649	S
Rowley Savings Bank	MAIN STREET	ROWLEY	IA 52329	S
Swisher Trust & Savings Bank	ROSE AVENUE AND STATE ROAD	SWISHER	IA 52338	S
Wilton Savings Bank	210 WEST FOURTH STREET	WILTON	IA 52778	S
Peoples State Bank	102 SOUTH LOCUST	WINFIELD	IA 52659	S
Union State Bank	201 WEST COURT AVENUE	WINTERSET	IA 50273	S
The First State Bank	401 EAST SOUTH STREET	ARMA	KS 66712	S
The Citizens State Bank	722 MAIN STREET	ASHLAND	KS 67831	S
The Elk State Bank	MAIN STREET	CLYDE	KS 66938	O
The Howard State Bank, Howard, Kansa	100 SOUTH WABASH STREET	HOWARD	KS 67349	S
The Douglass Bank	1314 NORTH FIFTH STREET	KANSAS CITY	KS 66101	S
The First State Bank, Kiowa, Kansas	546 MAIN STREET	KIOWA	KS 67070	S
Douglas County Bank	300 WEST 9TH STREET	LAWRENCE	KS 66044	S
The Bank of McLouth	MAIN STREET	MCLOUTH	KS 66054	S
The Mission Bank	5201 JOHNSON DRIVE	MISSION	KS 66205	S
The Piqua State Bank	MAIN STREET	PIQUA	KS 66761	S
The First State Bank of Ransom	MAIN STREET	RANSOM	KS 67572	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

FEDERAL DEPOSIT INSURANCE CORPORATION  
 CRA EVALUATIONS  
 RELEASED FOR PUBLIC INSPECTION MARCH, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating
The Towanda State Bank	402 EAST MAIN STREETS	TOWANDA	KS 67144	S
Community State Bank	618 THIRD AVENUE EAST	ALEXANDRIA	MN 56308	O
First State Bank of Audubon	MAIN STREET	AUDUBON	MN 56511	S
Bonanza Valley State Bank	FIRST STREET AND CENTRAL AVENUE	BROOTEN	MN 56316	O
State Bank of Cold Spring	401 MAIN STREET	COLD SPRING	MN 56320	S
Farmers' State Bank of Evansville	MAIN STREET	EVANSVILLE	MN 56326	S
Citizens State Bank of Glenville	300 WEST MAIN STREET	GLENVILLE	MN 56036	S
Security State Bank of Hibbing	701 EAST HOWARD STREET	HIBBING	MN 55746	S
Kasson State Bank	MAIN STREET	KASSON	MN 55944	S
State Bank of La Salle (Incorporated	MAIN STREET	LA SALLE	MN 56056	S
Union Bank and Trust Company	312 CENTRAL AVENUE	MINNEAPOLIS	MN 55414	S
Marshall County State Bank	MAIN STREET	NEWFOLDEN	MN 56738	S
Community First State Bank of Paynes	201 WEST JAMES STREET	PAYNESVILLE	MN 56362	O
Farmers State Bank of Russell	MAIN STREET	RUSSELL	MN 56169	S
Sturgeon Lake State Bank	MAIN STREET	STURGEON LAKE	MN 55783	S
First State Bank of Swanville	MAIN STREET	SWANVILLE	MN 56382	S
Citizens State Bank of Waterville	320 EAST MAIN STREET	WATERVILLE	MN 56096	S
State Bank of Young America	800 FAXON ROAD	YOUNG AMERICA	MN 55397	S
Bank of Belton	204 MAIN STREET	BELTON	MO 64012	S
Citizens Bank and Trust Company	MAIN STREET	CHILLICOTHE	MO 64601	S
Bank of Craig	6 EAST FRONT STREET	CRAIG	MO 64437	S
Exchange Bank of Fairfax	MAIN STREET	FAIRFAX	MO 64446	S
First City Bank	201 WEST LEXINGTON STREET	INDEPENDENCE	MO 64051	N
Kearney Commercial Bank	JEFFERSON AND SUMMIT STREETS	KEARNEY	MO 64060	S
The Bank of Knob Noster	200 NORTH STATE STREET	KNOB NOSTER	MO 65336	S
Bank of Perryville	18 WEST STE. MARIES STREET	PERRYVILLE	MO 63775	O
The Community Bank of Shell Knob	STATE HIGHWAY 39	SHELL KNOB	MO 65747	S
Allegiant Bank	4323 NORTH GRAND BOULEVARD	ST. LOUIS	MO 63107	N
Putnam County State Bank	1522 MAIN STREET	UNIONVILLE	MO 63565	S
Farmers and Merchants Bank of Wright	100 E.W. SECOND STREET	WRIGHT CITY	MO 63390	S
Towner County State Bank	505 FOURTH STREET	CANDO	ND 58324	O
Peoples State Bank, Fairmount, N. D.	201 MAINE AVENUE	FAIRMOUNT	ND 58030	S
Merchants Bank	206 SOUTH MAIN STREET	RUGBY	ND 58368	S
First State Bank of Sharon	MAIN STREET	SHARON	ND 58277	S
Bank of Turtle Lake	MAIN STREET	TURTLE LAKE	ND 58575	S
First Security Bank, Underwood	308 LINCOLN AVENUE	UNDERWOOD	ND 58576	S
First State Bank of Wilton	110 DAKOTA AVENUE	WILTON	ND 58579	S
Security State Bank, Wishek, North D	102 NORTH 6TH STREET	WISHEK	ND 58495	S
The Commercial Bank	MAIN STREET	BLUE HILL	NE 68930	S
Farmers State Bank	MAIN STREET	CARROLL	NE 68723	S
CerescoBank	130 WEST ELM STREET	CERESCO	NE 68017	S
City Bank & Trust Co.	1139 MAIN AVENUE	CRETE	NE 68333	S
Minden Exchange Bank & Trust Company	MAIN STREET	MINDEN	NE 68959	O
Northern Bank	3147 AMES AVENUE	OMAHA	NE 68111	N
Packers Nebraska Bank and Trust Co.	4710 SOUTH 23RD STREET	OMAHA	NE 68107	S
Nebraska State Bank	2021 DAKOTA AVENUE	SOUTH SIOUX CITY	NE 68776	S
Stamford Bank	MAIN STREET	STAMFORD	NE 68977	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

FEDERAL DEPOSIT INSURANCE CORPORATION  
 CRA EVALUATIONS  
 RELEASED FOR PUBLIC INSPECTION MARCH, 1994

Bank Name	Street Address	City	ST Zip	CRA * Rating
Farmers State Bank	MAIN STREET (EAST SIDE)	WALLACE	NE 69169	S
Western State Bank	23804 CEDAR DRIVE	WATERLOO	NE 68069	S
The Wymore State Bank	200 SOUTH SEVENTH STREET	WYMORE	NE 68466	S
York State Bank and Trust Company	700 LINCOLN AVENUE	YORK	NE 68467	O
Valley Bank	110 EAST MAIN STREET	ELK POINT	SD 57025	S
Rushmore State Bank	14 ST. JOSEPH STREET	RAPID CITY	SD 57701	O
Peoples State Bank	MAIN STREET	SUMMIT	SD 57266	O
DALLAS REGION (CO, NM, OK, TX)				
Fowler State Bank	201 MAIN STREET	FOWLER	CO 81039	S
El Pueblo State Bank	U.S. HIGHWAYS 64 AND 285	ESPANOLA	NM 87532	S
Mountain Community Bank	974 17TH STREET COMMUNITY CENTER	LOS ALAMOS	NM 87544	S
Peoples State Bank	1700 SOUTH LYNN RIGGS	CLAREMORE	OK 74018	S
United Bank	3000 TOWER DRIVE	DEL CITY	OK 73115	S
First American Bank and Trust Compan	324 WEST MAIN STREET	PURCELL	OK 73080	O
Citizens Bank of Wakita	MAIN STREET	WAKITA	OK 73771	S
The Stock Exchange Bank	1115 TENTH STREET	WOODWARD	OK 73801	S
First State Bank	428 FORDYCE	BLOOMING GROVE	TX 76626	S
Union State Bank	302 PENA STREET	CARRIZO SPRINGS	TX 78834	S
The Crockett State Bank	617 EAST HOUSTON STREET	CROCKETT	TX 75835	S
First State Bank, Honey Grove, Texas	MARKET STREET	HONEY GROVE	TX 75446	N
The First State Bank	204 EAST LAMAR STREET	JASPER	TX 75951	O
Farmers & Merchants State Bank	MAIN STREET	LADONIA	TX 75449	S
First State Bank	MAIN STREET	LIVINGSTON	TX 77351	S
First State Bank	1 COMMERCE PARK	SHALLOWATER	TX 79363	S
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				
Community Bank of Arizona	HIGHWAY 60 AND VULTURE MINE ROAD	WICKENBURG	AZ 85358	S
Charter Pacific Bank	30141 AGOURA ROAD	AGOURA HILLS	CA 91301	S
Imperial Thrift and Loan Association	300 EAST MAGNOLIA BOULEVARD, SUITE 40	BURBANK	CA 91502	S
Wilshire State Bank	3200 WILSHIRE BOULEVARD	LOS ANGELES	CA 90010	N
Napa Valley Bank	ONE FINANCIAL PLAZA	NAPA	CA 94558	S
New West Thrift and Loan Company	1400 GRANT AVENUE	NOVATO	CA 94945	N
Borel Bank and Trust Company	160 BOVET ROAD	SAN MATEO	CA 94402	S
San Rafael Thrift and Loan Company	851 IRWIN STREET, SUITE 102	SAN RAFAEL	CA 94901	S
Truckee River Bank	10069 BRIDGE STREET	TRUCKEE	CA 95734	S
Standard Financial Corp.	715 SOUTH KING STREET	HONOLULU	HI 96813	S
Lewiston State Bank	17 EAST CENTER STREET	LEWISTON	UT 84320	S
MountainWest Financial Corporation	855 EAST 9400 SOUTH	SANDY	UT 84094	S
West One Bank, Washington	1301 FIFTH AVENUE	SEATTLE	WA 98111	O

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

FEDERAL DEPOSIT INSURANCE CORPORATION  
CRA EVALUATIONS  
RELEASED FOR PUBLIC INSPECTION MARCH, 1994

---

Bank Name	Street Address	City	ST	Zip	CRA * Rating
Key Bank of Washington	1119 PACIFIC AVENUE	TACOMA	WA	98401	S
Central Washington Bank	301 NORTH CHELAN	WENATCHEE	WA	98801	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance